

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:	John Warren Maly et al.)	
)	
)	Group: 2128
Serial No.:	10/712,855)	
)	Examiner: David Silver
Filed:	November 12, 2003)	
)	
Title:	SPECULATIVE EXPECTATION)	Confirmation No. 8646
	BASED EVENT VERIFICATION)	

Mail Stop: Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Dear Examiner:

This response to the Office Action mailed March 18, 2008, includes:

Listing of the claims beginning on page 2; and

Remarks beginning on page 8.